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PATENT
ATTY. DOCKET NO.: 11884/414001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS : Avaneesh DUBEY et al.
SERIAL NO. : 10/810,817
FILED : March 29, 2004
FOR : METHOD AND SYSTEM FOR ASSOCIATING A COLLATERAL
AGREEMENT WITH A RECEIVABLE

GROUP ART UNIT : 3624

EXAMINER : Unassigned

SUBMISSION OF FORMAL DRAWINGS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

MAIL STOP DRAWING REVIEW BRANCH

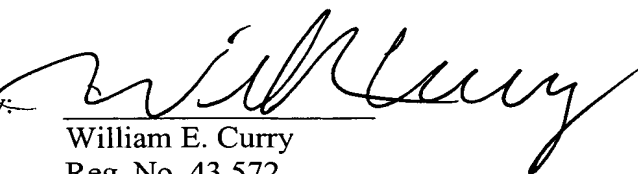
SIR:

We enclose herewith seven (6) sheets of formal drawings containing Figs. 1-6 inclusive for the above-identified patent application. Please replace the informal drawings originally filed with this application with these formal drawings.

The Examiner is invited to contact the undersigned at (202) 220-4323 to discuss any matter concerning this application. The Office is authorized to charge any fees related to this communication to Deposit Account No. 11-0600.

Respectfully submitted,

Dated: AUG. 12, 2004

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